



CITIZENS ADVICE WOKING

UNAUDITED FINANCIAL STATEMENTS

31st March 2022

Company Registration Number: 02638741

Charity Registration Number: 1004585

Brewers

CHARTERED ACCOUNTANTS

Bourne House, Queen Street, Gomshall, Surrey, GU5 9LY

CITIZENS ADVICE WORKING

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CITIZENS ADVICE WOKING

COMPANY INFORMATION

31st March 2022

COMPANY REGISTRATION NUMBER

02638741

CHARITY REGISTRATION NUMBER

1004585

MEMBERS OF TRUSTEE BOARD

Mr C Croker - Chair

Mr L Oates – Deputy Chair

Mrs A Smith

Mr P Stubbs

Mrs L Kemeny

Dr C Smith

Ms S Hope

Mr J Butler

Mr R Shah (Resigned 30th August 2022)

Mr W Annandale (Appointed 29th March 2022)

CHIEF EXECUTIVE OFFICER

Mrs L Buchanan

REGISTERED OFFICE

Provincial House

26 Commercial Way

Woking, Surrey GU21 6EN

WEBSITE

Wokingcab.org

INDEPENDENT EXAMINER

Andrew Skilton, ACA

Brewers Chartered Accountants

Bourne House, Queen Street, Gomshall,

Surrey GU5 9LY

BANKERS

Lloyds Bank Plc

32 Commercial Way, Woking, Surrey GU21 6ER

Report of the Trustee Board For the Year Ended 31st March 2022

The Trustees, who are also Directors under Company Law, have pleasure in submitting their Annual Report for the year ended March 2022. The financial statements have been prepared in accordance with their accounting policies set out in the notes to the financial statements, comply with Citizens Advice Woking (CAW) governing document, Charities Act 2011, Companies Act 2006 and Accounting and Reporting by Charities: Statement of recommended Practice applicable to charities preparing their accounts in accordance with "FRS102" the Financial Reporting Standard applicable in the UK and Republic of Ireland published effective 1st January 2015.

CONSTITUTION

CAW was founded in 1939 and was incorporated as a Company Limited by Guarantee in 1991. New Articles of Association were adopted in 2014. A Trustee Board including members elected at an Annual General Meeting or co-opted by the Trustee Board directs CAW. Representatives of staff and volunteers and Woking Borough Councillors are entitled to attend Board meetings as non-voting observers. The members of the Company consist of all Trustee Board Members and others who have been admitted to membership. The liability of each member is limited to a maximum of £1 per member.

TRUSTEE BOARD

The individuals who served as elected members of the Trustee Board during the financial year are listed on the prior page.

No member of the Trustee Board received any payment from CAW

Jenny Sexton and Lesley Taylor served as Staff Representatives to the Trustee Board.

Cllr Debbie Harlow was appointed as an observer during the year.

PUBLIC BENEFIT

The Trustees have had regard to the Charity Commission Guidance on public benefit.

OBJECTIVES

The objectives as set out in the Articles of Association state "the Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Woking and surrounding areas."

These objectives are achieved by the delivery of the Citizens Advice service to provide free, independent, and confidential advice and information to the residents of Woking and anyone who works in the Borough to help with the problems they face. In addition, it looks to improve the policies and practices that affect peoples' lives.

ACTIVITIES

CAW's activities continue to be in line with its objectives. CAW works under the Local Performance and Quality Framework membership scheme of the national Citizens Advice organisation. It continues to meet the quality mark for the Advice Quality Standard in the areas of debt, housing, and welfare benefits.

The main activity is to ensure members of the public can access an advice service at a time which is suitable to them and to then receive free, impartial, and confidential information and advice which helps them to move forward with whatever issue they are experiencing.

In April 2021, CAW was continuing to deliver its service with a hybrid working model of some home working and some office working paid staff and volunteers. Clients were able to contact CAW for information and advice by telephone, webform, email and by speaking to an adviser through the intercom at the main town centre office. Although clients were spoken to in the hallway or outside the office, CAW was still not open as a drop-in service or for face-to-face appointments.

CAW was fortunate that paid staff and volunteers continued to be committed to delivering the service and were prepared to adapt to processes and procedures as they were introduced. Communication was key to this being achieved and being understanding of what each member of staff and volunteer was able to do on a weekly basis was at the heart of deciding what service to clients could be offered.

Following another lock down, a survey was sent to all staff and volunteers in May 2021 to ask for feedback on what they would be prepared to do moving forward. This enabled decisions to be made on service delivery based on the numbers of people who were prepared to come into the office and those that wished to stay at home. It also informed CAW of the numbers of paid staff and volunteers who were comfortable seeing clients face to face.

During the summer of 2021, volunteers started to take time away from the rota after more than 12 months of not being able to go on holiday and see friends and relatives. This coincided with an increase in the number of clients who needed help. It resulted in yet another change to the way the service was delivered, with the volunteers that were working taking on additional sessions. To cope with the demand of the clients, CAW had to be flexible about when paid staff and volunteers were able to work.

It was at this time plans were made to restart the Sheerwater outreach sessions, but due to the premises being too small for face-to-face appointments, a drop-in virtual session was organised on a weekly basis. The Mascot Hub manager facilitates the opening of the meeting and is on hand to help the client if there are any problems. Volunteer advisers can run the sessions either from their home or the office.

Discussions also started with United Byfleet Charities and The Byfleet Methodist Church to open a weekly face-to-face outreach session at the same time the Foodbank was opened. The first session opened at the beginning of November 2021 and each week, two volunteer advisers run a drop-in service.

As the winter approached, the number of covid-19 cases started to increase again and guidelines and restrictions were being introduced on a weekly basis, affecting different parts of the country. We had to react quickly and put into place procedures that were suitable to cope with every change. The number of paid staff and volunteers who came into the office reduced again, which meant introducing processes to ensure we all stayed connected. Demand for our service was continuing to increase as clients were affected by the various changes.

Throughout the year, recruitment of paid staff continued. A new training supervisor and bookkeeper started in April 2021. A Generalist Adviser was recruited to the new I-Access Project in September 2021. We had to advertise twice before we were able to recruit a new Money Advice caseworker in March 2022. The paid staff team has never been so big.

In that first year of covid, some volunteers had left CAW either because they did not want to volunteer any more or because the tasks they had been doing no longer existed with the different delivery models that were introduced. To replace these volunteers, the training supervisor recruited the first group of new trainees in the summer of 2021, and they started on the rota in September 2021. As the previous training supervisor had left in January 2021, ongoing training for volunteers and paid staff had been the new training supervisors' priority and ongoing continuous professional development continues to be an essential part of their role, as well as continued recruitment of new volunteers to a new training group every six months.

Volunteers also needed to be recruited to different roles such as the new Sheerwater Mascot Hub virtual outreach session, and the new Byfleet Methodist Outreach Session. We also needed to train two volunteers on the Help to Claim Project for parental leave cover, as well as a paid member of staff who was given additional hours to work on this Project.

For the first time, CAW became a training provider with the Law Society to be able to offer a training contract to an existing member of staff. This means CAW can offer a fixed full-time post to this staff member for two years, the time it will take for them to qualify as a solicitor.

CAW continued to deliver the Guildford County Court Help Desk service, and in May 2021 held discussions with the District Judge on the return of our advisers to Guildford County Court. In June 2021, two advisers recommenced their bi-weekly sessions at the County Court. Although covid restrictions were still in place, and the sessions were held very differently, they finally returned to the pre covid format in April 2022.

CAW also delivered the two Healthwatch contracts for Healthwatch Surrey, a signposting and information service, plus the Telephone Information and Adviceline. This needed to be delivered from the office with a rota of volunteers covering the service five days a week.

CAW also delivered two contracts through Citizens Advice nationally, the MaPS debt service which involved training a new debt adviser and the Universal Support Help to Claim service.

CAW was also awarded the contract to deliver Energy Advice Appointments between April and September 2021.

CAW also continued to deliver the Adviceline telephone service, the national call centre, with Citizens Advice Surrey Heath, and answer national emails in line with our Agreement under the Membership scheme with national Citizens Advice.

Along with the other local Citizens Advice offices in Surrey, we also delivered the Surrey Crisis Fund Service Level Agreement for the first two quarters of the year by making applications for clients in crisis.

Negotiations had started in the spring of 2021 with I-Access, the Community drug and alcohol service for CAW to provide a Generalist Adviser to take direct referrals from their key workers. A model Project was devised and agreed, and recruitment took place during the summer of 2021.

To enable the hybrid working model to work successfully CAW has introduced Office 365, reduced its reliance on a server by moving as much as possible to the cloud and invested in a softphone system for volunteers and paid staff to use at home.

CAW also continued to administer the Wenceslas Fund on behalf of Woking Lions. Volunteers and paid staff make applications to the Fund on behalf of clients who need help with their energy costs. This is then assessed by management and if the client's application is successful then arrangements are made for a contribution towards energy costs to be paid.

Fundraising events were held throughout the year, a 10x10 Challenge and an online Auction. Although the main aim is to raise much needed funds, this is also an opportunity for the wider message of the work that Citizens Advice is doing to be spread amongst the community as well as team building amongst the volunteers and paid staff.

CAW also continued with its Research and Campaign work raising important issues both locally and nationally that were impacting on peoples' lives. The importance of being able to collect real time data has been demonstrated throughout the pandemic, with the effects of all the new regulations and legislation being seen immediately. The data CAW gathers is used to help research issues and influence decision makers by running campaigns to change these policies and practices that are seen to not be working.

Working jointly and in partnership with other statutory and voluntary agencies throughout the year has shown that CAW is an essential part of the community and an organisation that other agencies refer clients to as well as asking for information and advice directly. CAW's relationship with Woking B.C has shown that it is a key partner of the Local Authority, and the service CAW provides is acknowledged as being essential.

ACHIEVEMENTS AND PERFORMANCE

CAW's main achievement was to continue delivering a service during a pandemic without closing for one day. It reacted to the various changes that came into force, whether that was to do with the numerous changes in regulations and legislation, or what guidelines and restrictions there were in place during the various lockdowns. It helped more clients than the previous year and saw an increase in the number of issues each client was dealing with. Clients were able to reach CAW in a variety of ways and could be helped sitting at home rather than having to travel to our offices.

CAW continued to be assessed against the membership standards as set out by national Citizens Advice and across the 5 performance areas scored either yellow or green (yellow meaning meeting the target expected of a local office and green exceeding the target expected).

The opening of a new outreach session in part of the Borough where there had never been one before, in Byfleet, and working in partnership with United Byfleet Charity and The Byfleet Methodist Church, gave access to our service to clients who might not have been able to reach it before.

In addition, the reopening of the outreach session at the Mascot Hub in Sheerwater, even though it was not possible for advisers to be there in person, showed what can be achieved if everyone is prepared to be flexible and think of different ways of delivering the service.

Both outreach sessions are well used by clients and volunteers who are on the rota enjoy using their knowledge and skills in a different environment. They also enjoy being part of a smaller team which is achieving something different for clients.

It is the first time that I-Access has worked with a local Citizens Advice office and initially, there was only the concept of an idea. Being able to devise what needed to be delivered with the resources available and being able to put it into practice was a great achievement. The Generalist Adviser employed worked well with the teams at I-Access and it was possible to show the value added to the client within a few months of the Project starting

The Guildford County Court Help Desk is a Project that has been in existence for more than a decade and is based on the premise there will be advisers at Court to help clients in hearings. Covid-19 changed that and for more than 12 months, advisers did not go to Court. However, we were able to help clients during that period in other ways and could still show the earlier there was an intervention with a landlord or mortgage provider, the more chance the client stood of not becoming homeless. It was a recognition of the service that is provided when the District Judges were so positive about the return of our advisers. The Court staff factored in their presence and made sure they had the available space to work safely.

Working with national Citizens Advice to deliver the MaPS Project to train a new debt adviser was the first time CAW had been awarded funding from MaPS. CAW successfully trained the debt adviser within the time frame and helped to develop their skills further to enable them to become a caseworker.

CAW also delivered the Help to Claim Project with funding from national Citizens Advice by having to train two volunteers and a paid member of staff to cover a parental leave. Initially this had been a face-to-face Project but due to covid we had to help clients on the telephone, and gradually reintroduced the face-to-face appointments as restrictions were lifted. As a result, we now have two highly skilled volunteers in this area and CAW can use their specialism with other cases.

The final Project with funding from Citizens Advice nationally that was delivered was the Energy Advice Programme. The target to deliver 84 energy appointments was met in the six months the Project was being delivered.

CAW successfully recruited and trained 10 new assessors, even though for a great deal of the year, there were periods of lockdown and restrictions on what was allowed as far as face-to-face meeting was concerned. We also recruited 4 new receptionists to help with administrative tasks. A further 3 volunteers completed their training to become advisers. The continuing professional development of all our paid staff and volunteers is essential and this involved running both virtual and in person training courses to ensure everyone is up to date with the required training.

Research and Campaign work continued to be a high priority and all paid staff and volunteers are encouraged to submit at least one Evidence Form a year, raising an issue that is affecting a client's life. This year 98% of our team achieved this target. The local MP was regularly contacted to ask for change to be made and for their intervention in individual cases when it was felt necessary. Locally, we raised issues with the Local Authority that were felt to be unfair and a barrier to people being able to progress their situations.

FINANCIAL REVIEW

The Trustee Board confirms it has kept proper accounting records which fully shows CAW's financial position. The Trustee Board also acknowledges its responsibility for safeguarding CAWs' assets and for taking all reasonable steps for the prevention of fraud and other irregularities.

Income in 2022 was £507,074 (2021: £418,620) of which £247,894 (2021: £253,142) was unrestricted and £259,180 (2021: £165,478) was restricted. Costs were £409,953 (2021: £374,222) of which £220,496 (2021: £228,757) were unrestricted and £189,457 (2021: £145,465) restricted. The net result was net unrestricted income of £24,398 (2021: £24,385) before transfers. Net income on restricted reserves of £69,723 (2021: £20,013) largely due to the programmes highlighted in this report. Designated reserves increased by £23,650 to £109,003 as a result of transfers to the Guildford County Council Court Desk, Property maintenance and a donation which has been designated towards the salary of a welfare benefit adviser.

Expenditure is planned very carefully to ensure all commitments can be met particularly when considering that all Grants and Service Level Agreements were only entered into for a 12-month period. It is also difficult to quantify at the beginning of the year how much income can be raised from donations and fundraising.

Staffing costs were also difficult to budget for at the beginning of the year because of staff vacancies and difficulties recruiting to open positions.

CAW's main funder of its core service continues to be Woking B.C. For 2021 – 22, the amount of the Grant was confirmed in February 2021, two months before the start of the financial year. The Grant was £218,000, the same as the previous year, when there had been a £2,000 reduction in Funding from the amount that had been awarded for the previous seven years.

CAW secured restricted funding from national Citizens Advice for two different Projects. Universal Support Help to Claim was awarded for 12 months from 1st April 2021 with a 1% increase on the funding from 2020 – 21. MaPS funding was awarded initially for a 5-month period from November 2020 – March 2021. CAW did not receive confirmation until March 2021 that this funding was being extended until 31st October 2021.

CAW was not successful in securing funding for a third national Citizens Advice Project, Energy Advice Programme for 2021 – 22 and the funding for delivery of the Project in 2020 – 21 was not paid to CAW until 2021 – 22.

Healthwatch Surrey reduced the funding for the signposting and information Service Level Agreement by 5% on the previous year's funding and there was no increase in funding for the Telephone Information and Advice line. The funding in both instances was only for 12 months.

At the beginning of 2021 – 22 CAW had secured funding for the Court Help Desk of £15,000, £10,000 from Woking B.C and £5,000 from Guildford B.C. It was not until January 2022, that an application made in September 2021 to the Community Foundation for Surrey was awarded for £10,000. A donation was also made for £2,630 to go towards the work of the Court Help Desk. The total amount of £27,630 did not cover the total salary costs of the Court Desk advisers.

CAW was fortunate to secure funding during the year which had not been predicted and included in the budget. The I-Access funding for a six-month Project from September 2021 to March 2022 and the funding of £2,500 from United Byfleet Charities for the Byfleet Outreach session.

A second application to the Community Foundation for Surrey had also been successful but unexpected. This covered some of the cost of an IT Project which had been budgeted for to move away from CAW's data being backed up on a server to being backed up in the cloud.

There was a need for CAW's offices to have some refurbishment carried out and the plan had been to start with the toilets. Even though CAW had the budget for this, there were hurdles to overcome before the work could start, which were out of CAW's control. When these had been overcome, there were delays in the project management, the securing of a contractor and when the work could start. These are the reasons for the work not being undertaken in 2021 - 22 and having to be carried forward to 2022 - 23.

Fundraising events were held throughout the year, including 2 10 x 10 challenges and an online auction. Due to the current climate, the cost-of-living crisis and recovering from the pandemic, the amounts raised were lower than in previous years.

The MaPS funding came to an unexpected end, three months earlier than anticipated, because our trainee left before the end of his contract. We were not allowed to recruit to this post again and we therefore received less funding than had been budgeted for.

The funding from the DWP for the Help to Claim Project ended at the end of March 2022. The delivery model was changed, and national Citizens Advice had to bid for the new contract. Although they were successful, CAW was unable to bid for the new funding for 2022 – 23 and was aware from January 2022 that this funding stream would be lost.

Woking B.C also announced in December 2021 that there would be a reduction in the Community Grant Fund for 2022 – 23. In January 2022 it was confirmed that the core Grant would be reduced to £189,000 from £218,000.

Healthwatch Surrey also announced in February 2022 that it would not be renewing the Information and Signposting SLA in 2022 – 23, which would result in a reduction in income of £8,800. It did however renew the Telephone Information and Advice Helpdesk with a 3% increase in the contract price for 2022 – 23, but it is only a 12-month contract.

In January 2022, Woking BC approached CAW to deliver the Household Support Fund. This was money paid by central government to local authorities to distribute to households in financial difficulties. All money had to be spent by the end of March 2022 and if not, returned to Woking BC. There is a balance of £13,700 to be repaid to WBC in 2022 – 23.

The loss of the Help to Claim and Healthwatch funding and the reduction in the WBC Grant meant income in 2022 – 23 would be £72,000 less than in 2021 – 22. Fortunately, in January 2022, Surrey County Council approached all Surrey local Citizens Advice offices to deliver a new Project called "No One Left Behind". In February 2022 it was confirmed that £50,000 would be paid to each office for a 12-month Project starting on 1st April 2022. The I-Access Project was also renewed for a 12-month period with funding of £37,560. These two Projects would at least help to ensure income would be at a similar level to that in 2021 – 22.

In September 2022, the I-Access funding increased by £6,500 to the end of March 2023.

At the beginning of 2022 – 23 only funding of £15,000 was secured for the County Court Help Desk, with £10,000 from Woking B.C and £5,000 from Guildford B.C.

CAW has just entered into a 3-year funding agreement with Trussell Trust to provide a Generalist Adviser to work closely with the Food Bank which starts on 1st October 2022. The total funding is £70,900 with £24,300 being paid in Year 1 and £23,300 being paid in Year 2 and 3.

THE IMPACT OF COVID – 19

A Designated Fund of £10,000 had been created at the beginning of 2021 – 2022 due to the uncertainty caused by covid-19 and having to make changes to the way the service was delivered depending on the restrictions and guidelines that were being introduced. This made it difficult to plan what resources were needed where and for how long they may be needed.

Hybrid working continued which allowed us to close the office and work from home and reduce or increase the numbers working in the office, depending on what was allowed under government guidelines. What was constant, was the team working at home, whether paid or volunteer, and supervision and management of this team incurs greater expense because it takes more time to do this remotely than face to face. For this reason, we continued to employ additional supervision hours on a fixed term contract for the entire year to ensure volunteers and paid staff were supported in the right way.

The impact of the pandemic has been for there to be an increase in the demand for our service, and therefore additional staff were recruited to support those paid staff who saw an increase in their specialism, such as home visiting. It takes longer for this group to be helped because of their vulnerabilities, whether they are helped by a visit to their home or on the telephone.

Another way of coping with the demand was to ensure the continued recruitment and training of volunteers to add to the existing team. All paid staff and volunteers must also be supported to ensure their continued professional development, and this was even more important with the constant change in and introduction of new legislation and regulations.

Having a team working at home has also meant additional costs being incurred to enable this to happen. This has included the cost of a new telephony platform and an additional monthly cost for Office 365 licences.

Discussions have also been held on whether the office lay out is suitable for the way the service is being delivered. We had to use the space sensibly and to make sure there was a 2m space in between desks. This meant a reduction in the number of staff that could be in the office unless interview rooms were used. One area that can be used more effectively is the waiting room if the layout was changed and additional working surfaces were introduced. Volunteers and paid staff who are working in the office prefer to work with more space between each other and others like to work in individual rooms due to the noise. We were hoping to be able to use part of the Designated Reserves to do the work in the waiting room, but it has been difficult to organise this, but we plan to move forward with the work to adapt this space in 2022 – 23.

ONGOING ISSUES

The Grant from Woking B.C for 2022 – 23 reduced by 13% on the figure from 2021 – 22. CAW did not have to reduce its expenditure, and in particular the number of paid staff on fixed term contracts, because it had secured unbudgeted income in 2021 – 22 from Surrey County Council, the I-Access Project, and successful applications to the Community Foundation for Surrey. Additionally, there had been difficulties in recruitment to certain posts, which had remained unfilled for some months, which had helped to pay staffing costs for those on fixed term contracts. A decision had also been made not to recruit an Admin Officer and to only pay for admin support as and when it is needed.

In May 2022, after the local elections, the Council administration changed, and the Liberal Democrat Party now have overall majority. This change, combined with a new Chief Executive and Director team has resulted in Woking B.C voting in July 2022 to change the

way CAW is funded from 2023 – 24. CAW will now enter a Service Level Agreement to provide services for the residents of Woking. There is no other information available at this time as to how much will be paid and for how long. It will be difficult to plan for 2023 – 24 without any indication of funding from Woking B.C.

The other Projects that are currently funded (apart from Trussell Trust), Surrey County Council, I-Access and Healthwatch will end in March 2023 unless funding is extended. Discussions about this are ongoing with those organisations.

After 22 years, the Operational Manager, will be retiring in September 2022. It has been challenging to recruit to their replacement and therefore alternative plans need to be put into place to ensure their job is covered until the right person is hired. As a result, additional hours have been offered to existing staff for a fixed term.

The number of paid staff has increased in 2021 – 22 due to the new Projects that have required caseworkers to be employed. All are on fixed term contracts and if the funding is not renewed or alternative Projects are not secured, they will no longer be employed.

RESERVES POLICY

The Trustees have determined to retain a minimum of 3 months operating expenses including restricted costs except grants which equates to £92,000 in reserve to meet unexpected occurrences. These occurrences are to include a reduction in core funding and any other type of unforeseen reduction. The Trustees will authorise the use of any reserves over and above the 3 months operating costs for the benefit of maintaining core services and other unfunded services for CAW's benefit and the service it delivers. These reserves are identified as unspecified reserves.

At the year-end free reserves including designated reserves totalled £232,896. The level of reserves is sufficient to cover the reserves policy and the Trustees having reviewed the budgets and forecasts believe that subject to the continued support of Woking B.C the charity is a going concern for the foreseeable future.

RISK

The Trustee Board consider the risk to which CAW is exposed and has put in place systems to mitigate those risks. This includes holding professional indemnity insurance and employers' liability insurance. The level of cover is reviewed annually.

The Risk Register is reviewed every 2 months and the major risk identified is the reduction of funding on current levels and the inability to find alternative funding.

There continues to be the same mistaken belief that CAW is a national charity funded by central government. CAW continues to work hard to make the public and potential funders aware it is a local charity competing for funding with other charities.

INDEPENDENT EXAMINER

During the financial year Brewers Chartered Accountants has acted as CAW's Independent Examiner.

SMALL COMPANY EXEMPTION

This Report is prepared in accordance with the Special Provisions of Part 15 Companies Act 2006



Charles Croker

On behalf of the Trustee Board

Dated 22 November 2022

Independent Examiner's Report to the Trustees of Citizens Advice Woking

I report to the trustees (who are also Directors for the purpose of company law) on my examination of the financial statements of Citizens Advice Woking ('the charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of charitable company you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the Act and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011 ('the 2011 Act') and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

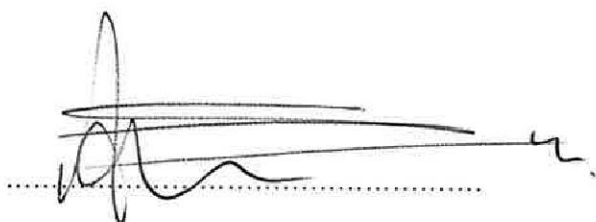
Since the charitable company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW specify other appropriate body, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view which is not a matter considered as part of an independent examination; or

- the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

A handwritten signature in black ink, appearing to be 'A. Skilton', written over a dotted line.

Andrew Skilton
Brewers Chartered Accountants
Bourne House
Queen Street
Gomshall
Surrey
GU5 9LY

Date: 23 November 2022

CITIZENS ADVICE WOKING

STATEMENT OF FINANCIAL ACTIVITIES
(Including the Income and Expenditure Account)
For the year ended 31st March 2022

	Notes	General Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
INCOME FROM:						
Donations and legacies		21,985	-	-	21,985	8,647
Charitable Activities						
Grant Woking Borough Council	1	218,000	-	-	218,000	218,000
Other grants		-	-	259,180	259,180	162,478
Income from other trading activities						
Income from fundraising activities		4,990	-	-	4,990	20,624
Investment Income	2	20	-	-	20	42
Other income		2,899	-	-	2,899	8,830
		<u>247,894</u>	<u>-</u>	<u>259,180</u>	<u>507,074</u>	<u>418,621</u>
EXPENDITURE ON:						
Raising Funds						
Charitable Activities						
Grants	3	-	-	40,254	40,254	1,970
Staff costs	4	170,339	-	140,234	310,573	305,444
Office and property costs	5	6,960	-	-	6,960	8,528
Sundry expenses	6	43,197	-	8,969	52,166	58,280
		<u>220,496</u>	<u>-</u>	<u>189,457</u>	<u>409,953</u>	<u>374,222</u>
TOTAL						
		<u>220,496</u>	<u>-</u>	<u>189,457</u>	<u>409,953</u>	<u>374,222</u>
NET INCOME/ (EXPENDITURE)		27,398	-	69,723	97,121	44,399
Transfers between Funds	12 & 13	(21,650)	23,650	(2,000)	-	-
NET INCOME/(EXPENDITURE) after transfers		5,748	23,650	67,723	97,121	44,399
FUNDS BROUGHT FORWARD AT 1st April 2021		117,845	85,653	28,618	232,116	187,717
FUNDS CARRIED FORWARD AT 31st March 2022		<u>123,593</u>	<u>109,303</u>	<u>96,341</u>	<u>329,237</u>	<u>232,116</u>

CITIZENS ADVICE WOKING

BALANCE SHEET

At 31st March 2022

		2022		2021	
	Notes	£	£	£	£
FIXED ASSETS					
Tangible fixed assets	8		-		-
CURRENT ASSETS					
Debtors	9	10,552		7,381	
Cash at bank and in hand		331,894		231,008	
		<u>342,446</u>		<u>238,389</u>	
CREDITORS : amount falling due within one year	10	<u>13,209</u>		<u>6,273</u>	
NET CURRENT ASSETS			329,237		232,116
NET ASSETS			<u>329,237</u>		<u>232,116</u>
FUNDS					
Unrestricted Funds					
General funds		123,593		117,845	
Designated funds	13	109,303		85,653	
			232,896		203,498
Restricted	14		96,341		28,618
TOTAL FUNDS			<u>329,237</u>		<u>232,116</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act.

The Trustees acknowledge their responsibility for:

1) Ensuring the company keeps accounting record which comply with Sections 386 and 387 of the Companies Act 2006; and

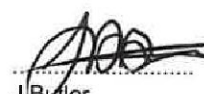
2) Preparing accounts which give a true and fair view of the affairs of the company as at the end of its financial year end and of its result in each financial year in accordance with Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

These financial statements are prepared in accordance with Part 15 of the companies Act 2006 in relation to small companies.

The financial statements on pages 17 to 24 were approved by the Board on 22 November 2022 and signed on their behalf by:



C Croker
Board member



J Butler
Board member

Company number: 2638741

CITIZENS ADVICE WOKING
Notes to the Financial Statements
Year to 31st March 2022

1. Accounting Policies

General

The financial statements have been prepared on the accruals basis under the historic cost convention and in accordance with the Statements of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Companies Act 2006.

The Charity is a public benefit entity and these accounts have been prepared under the historic cost convention and in accordance with applicable accounting standards and the Statement of Recommended Practice on Accounting by Charities (Revised 2015), Companies Act 2006 and the Financial Reporting Standard for Smaller Entities (effective 1 January 2015).

Presentational currency is £ Sterling and rounding is to £s.

Income

Income comprises grants and donations receivable in the year. Income from donations was unrestricted in both years. Grant income from Woking Borough Council was unrestricted in both years. Fundraising income was unrestricted in both years.

Donated services and facilities

Woking Borough Council provide offices free of charge from which the charity operates. The estimated rent, service charge and rates donated have not been included in the Statement of Financial Activities as the Trustees do not feel the beneficial value to the charity can be measured reliably. Please see note 5.

Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that the settlement will be required and the amount of the obligation can be measured with reasonable certainty.

Pension costs

Defined contribution pensions costs are allocated to unrestricted and restricted activities based on the allocation of staff time.

VAT

Due to the nature of the charity's activities it is outside the scope of VAT and therefore its income and expenditure, as stated, is VAT inclusive.

Financial Instruments

The Charity only has assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are recognised at transaction value and subsequently measured at their settlement value.

Support Costs

The committee consider 5% of office and sundry costs relate to the management of the Bureau and have included these as support costs. Where appropriate, the salary costs relating to managing the charity have also been included.

Allocation of Overheads

Certain office, sundry and salary costs have been allocated to restricted funds where provision has been made by the donors for these costs to be funded from the grants.

Fixed Assets

Fixed assets are stated at cost. These are usually capitalised if the costs of each item exceeds £1,000. Depreciation is provided at rates calculated to write off of each asset over its expected useful life as follows:

Office Equipment - 33.33% straight line

Debtors

Debtors are recognised at settlement amount.

Creditors

Creditors are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount to settle can be measured reliably. Creditors are recognised at settlement amount.

Operating lease agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against income on a straight line basis over the period of the lease.

Funds

Unrestricted Funds are available to spend on activities that further any of the purposes of the charity.

Designated Funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside for a specific purpose.

Restricted Funds are funds which are restricted for a specific purpose.

Going Concern

CITIZENS ADVICE WOKING
Notes to the Financial Statements
Year to 31st March 2022

2 Investment Income	2022	2021
	£	£
Interest receivable	<u>20</u>	<u>42</u>

3 Grants	2022	2021
	£	£
Household Support Fund	36,297	-
Wenceslas fund	<u>3,957</u>	<u>1,970</u>
	<u>40,254</u>	<u>1,970</u>

4 Staff Costs	2022	2021
	£	£
Salaries	276,522	270,840
Employers NI	16,273	16,187
Pensions	<u>17,779</u>	<u>18,416</u>
	<u>310,573</u>	<u>305,443</u>
Allocated as follows:		
Charitable activities	279,516	274,899
Support costs	<u>31,057</u>	<u>30,544</u>
	<u>310,573</u>	<u>305,444</u>
Average number of employees		
Management	2	2
Administration	1	1
Direct advice	10	9
Support staff	<u>4</u>	<u>4</u>
	<u>17</u>	<u>16</u>

Full time equivalent for 2022 totals 10 (2021 - 9).

No member of staff received remuneration in excess of £60,000.

No Board members or connected person received any remuneration or expenses in the year.

Salaries paid during the year to key management personnel, defined as Chief Executive Officer and Operational manager, Including Employers' national insurance and pension contribution was 2022 £79,074 (2021 : £83,137)

5 Office and Property Costs	2022	2021
	£	£
Rents and insurance	1,257	1,252
Printing, postage and stationery	3,621	5,178
Telephone	1,734	1,574
Support costs	<u>348</u>	<u>525</u>
	<u>6,960</u>	<u>8,528</u>

The value of the office premises provided rent free by Woking Borough Council is excluded from the Statement of Financial Activities in 2020 as the Trustees do not feel the beneficial value to the Charity can be reliably measured. The exclusion is on the basis that the market value does not represent the cost of alternative premises to operate from should the need arise.

**CITIZENS ADVICE
WOKING**

**Notes to the Financial Statements
Year to 31st March 2022**

6 Sundry Expenses	2022	2021
	£	£
Legal, professional & consultancy	1,152	1,106
Travelling expenses	262	504
Staff training	3,122	1,226
Computer expenses	26,131	29,412
Sundry expenses	15,975	20,726
Depreciation	-	1
Support costs	5,524	5,305
	<u>52,166</u>	<u>58,280</u>

7 Support Costs	2022	2021
	£	£
Salaries and other employee costs	31,057	30,544
Office and property costs	348	525
Sundry expenses	5,524	2,385
Governance costs	3,540	2,920
	<u>40,469</u>	<u>36,374</u>

All support costs are allocated to charitable activities

8 Fixed Assets	Office Equip	Office Equip
	£	£
Cost		
1 st April 2020	38,748	38,748
Additions	-	-
Disposals	-	(38,748)
31 st March 2021	<u>38,748</u>	<u>-</u>
Depreciation		
1 st April 2020	38,748	38,747
Charge for the year	-	1
On disposals	-	(38,748)
31 st March 2021	<u>38,748</u>	<u>-</u>
Net book value at 31st March 2022	<u>-</u>	<u>-</u>
Net book value at 31st March 2021	<u>-</u>	<u>1</u>

9 Debtors	2022	2021
	£	£
Debtors and prepaid expenses	<u>10,552</u>	<u>7,381</u>

10 Creditors: Amounts falling due within one year	2022	2021
	£	£
Accruals and deferred income	<u>13,209</u>	<u>6,273</u>

Notes to the Financial Statements
Year to 31st March 2022

11 Related Party Transactions

Donations of £3K were received from related parties.

12 Independent Examiners Remuneration

Independent Examiner's remuneration totalled £3,450 (2020 - £2,920)

13 Designated Funds

	Balance at 01/04/2021	Incoming	Outgoing	Transfers	Balance at 31/03/2022
	£	£	£	£	£
Guildford County Court Help Desk	30,653	-	-	10,000	40,653
Outreach	10,000	-	-	-	10,000
Property Maintenance	35,000	-	-	10,000	45,000
COVID-19	10,000	-	-	-	10,000
Partiger Trust				3,650	3,650
	85,653	-	-	23,650	109,303

Court Help Desk - Funding for the full cost of this project is not secured by the start of the financial year.

A decision has been taken to continue delivering this services and this fund will be used if full funding cannot be secured from alternative sources.

Outreach - There is a continual demand from third party organisations to expand our outreaches further into the community. We are exploring ways this can be done and will use this fund to ensure we can open additional outreach sessions as soon we have been able to recruit and train additional volunteers that are needed to provide this service.

Property Maintenance - Funds have been designated to cover any reinstatement necessary following the 5 year lease for the office premises entered into with Woking Borough Council during the year.

COVID-19 - The new hybrid way of working is established. The office is now not suitable for the way the service is being delivered and therefore because of the changes following Covid-19 we want to designate this fund to adapting the reception area to ensure we are providing safe working space following the pandemic which will involve building works. We have had difficulty in securing a contractor to undertake the works.

Partiger Trust - Donation has been designated towards the salary of the Welfare benefit advisor.

14 Restricted Funds

	Balance at 01/04/2021	Incoming	Outgoing	Transfers	Balance at 31/03/2022
	£	£	£	£	£
BEIS Remote Working	2,486	-	(912)	-	1,574
Guildford County Court Help Desk	16,159	27,631	(22,648)	-	21,142
Community Foundation for Surrey - Welfare Benefit	6,041	-	(6,041)	-	-
Surrey Crises	625	6,056	(5,356)	(1,000)	325
Universal Support Help to Claim	149	34,164	(34,313)	-	-
Wenceslas	2,158	4,000	(3,957)	-	2,201
Financial Capability	-	11,500	(11,500)	-	-
Healthwatch Telephone Line	-	14,600	(14,600)	-	-
Healthwatch Signposting	-	8,829	(8,829)	-	-
Energy Best Deal	-	5,040	(5,040)	-	-
Household Support	-	50,000	(36,297)	-	13,703
Household Support Administration	-	3,000	(910)	-	2,090
I-access Community Drug and Alcohol Service	-	18,780	(13,898)	-	4,882
MaPS Funding	-	21,251	(20,827)	-	424
Community Foundation for Surrey IT Project	-	4,330	(4,330)	-	-
Bedsar Hub	1,000	-	-	(1,000)	-
Surrey County Council Funding - No One Left Behind	-	50,000	-	-	50,000
	28,618	259,181	(189,458)	(2,000)	96,341

CITIZENS ADVICE WOKING

Notes to the Financial Statements Year to 31st March 2022

BEIS Remote working - A Grant was applied for and awarded by national Citizens Advice from the BEIS Funding to purchase hardware and software to enable local citizens advice offices to provide a remote working service.

Guildford County Court Help Desk (GCCHD) – funding from Working B.C, Guildford B.C, Office of Police and Crime Commissioner and donations to help clients who are at risk of homelessness because Possession Proceedings in the local County Court have been issued.

Community Foundation for Surrey - Welfare Benefit - Funding received to pay for a welfare benefit adviser to provide advice and support to those over pension age to claim the benefits to which they are entitled.

Surrey Crisis - support to assist clients in crisis making applications for funding.

Universal Support - Help to claim (US-H2C) - funding from national Citizens Advice to deliver a service to provide support to clients claiming Universal Credit from the time of their application to receiving their first payment.

Wenceslas Fund (WF) - provides grants to assist with fuel poverty and fuel debt.

Financial Capability Project (FCP) - aims to educate people about their financial situation and how to manage their finances appropriately.

Healthwatch (HW) - The project and funding is to enable us to participate in the delivery of "Signposting, Information and Advice" for Healthwatch Surrey who collect patient experiences of health and social care stories with the aim of giving people a voice to influence decision makers to help improve and shape health and social care services.

Healthwatch – Advice Line (HW-AL) - Funding to provide, or signpost people to, information about local health and care services and how to access them from a central Helpdesk which will process enquiries made by telephone, text, email or through the Healthwatch Surrey website.

Energy Advice Programmed (EAP) - funding from national Citizens Advice to deliver one to one advice appointments to those households in fuel poverty and to discuss their energy usage and efficiency.

Household Support - A grant from central government to local government to distribute to families in financial need. Woking Borough Council allocated £50,000 for distribution by the end of the March 2022. The unspent funds were returned to Woking Borough Council in 2022-2023.

Household Support Administration - An amount paid by Woking Borough Council for administration support to distribute the Household Support Fund.

I-access Community Drug and Alcohol - funding from Surrey & Borders NHS Foundation Trust to provide a generalist advisor to take direct referrals from key workers.

MaPS Funding - funding to train a new debt adviser.

Community Foundation for Surrey - IT Project - funding to transition to Azure.

Bedsar Hub- funding for the outreach service planned once additional volunteers have been trained and recruited.

Surrey County Council - No One Left Behind - Funding from Surrey County Council to ensure people are supported with effective debt, budgeting and benefits advice.

**CITIZENS ADVICE
WOKING**

**Notes to the Financial Statements
Year to 31st March 2022**

15 Analysis of funds by net assets 2022

	Unrestricted Funds	Designated Funds	Restricted Funds	Total
	£		£	£
Net current assets	123,593	109,303	96,341	329,237
Net assets	123,593	109,303	96,341	329,237

16 Analysis of funds by net assets 2021

	Unrestricted Funds	Designated Funds	Restricted Funds	Total
	£		£	£
Net current assets	117,845	85,653	28,618	232,116
Net assets	117,845	85,653	28,618	232,116

17. Operating Lease Commitments

At 31st March 2021 the Charity had total commitments under non-cancellable leases expiring:

	2022	2021
	£	£
Less than one year	-	2,319
Within two to five years	-	-
	<u>-</u>	<u>2,319</u>

A 5 year lease for the office premises was entered into with Woking Borough Council on 18 January 2019.

Under the terms of the lease there is a 12 month break clause and liability to pay a peppercorn rent if demanded, service charge, insurance and business rates.

**CITIZENS ADVICE
WOKING**

**Notes to the Financial Statements
Year to 31st March 2022**

18. Prior year Statement of Financial Activities	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2021 £
INCOME FROM:				
Donations and legacies	5,647	-	3,000	8,647
Charitable Activities				
Grant Woking Borough Council	218,000	-	-	218,000
Other grants	-	-	162,478	162,478
Income from other trading activities				
Income from fundraising activities	20,624	-	-	20,624
Investment Income	42	-	-	42
Other income	8,830	-	-	8,830
	<u>253,143</u>	<u>-</u>	<u>165,478</u>	<u>418,621</u>
EXPENDITURE ON:				
Raising Funds	-	-	-	-
Charitable Activities				
Grants	-	-	1,970	1,970
Staff costs	169,618	-	135,826	305,444
Office and property costs	8,528	-	-	8,528
Sundry expenses	50,611	-	7,669	58,280
TOTAL	<u>228,757</u>	<u>-</u>	<u>145,465</u>	<u>374,222</u>
NET INCOME	24,386	-	20,013	44,399
Transfers between Funds	(22,511)	23,000	(489)	-
NET INCOME after transfers	<u>1,875</u>	<u>23,000</u>	<u>19,524</u>	<u>44,399</u>
FUNDS BROUGHT FORWARD AT 1st April 2020	115,970	62,653	9,094	187,717
FUNDS CARRIED FORWARD AT 31st March 2021	<u>117,845</u>	<u>85,653</u>	<u>28,618</u>	<u>232,116</u>

